

In the Specification:

Please amend the paragraph on page 20, lines 13-30, to read as follows:

When the final regression has been performed (which could be the first regression in some embodiments) the regression produces a set of coefficients (and a constant which may be zero) associated with each significant statistic type that may be used to create a linear equation that is predictive of the dependent variable (e.g. market price, price/earnings ratio, price/book value, etc.) used during the regression. In this linear equation, the coefficient associated with a particular statistic type would be multiplied by the numerical value of the particular statistic having that statistic type for each particular stock. The In step 50, the products of the coefficients and statistics would then be summed (some values could be negative) to obtain an estimate of over-valuation or under-valuation for a particular stock. In some embodiments, the estimate may simply be a ratio of a predicted value (calculated using the regression) to an actual value.